

Employee Retirement Planning and Benefits: Issues and Challenges for Teachers in Teaching Service Board (TSB) Benue State, Nigeria

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Abstract: This study examined the employee retirement planning and benefits: Issues and challenges for teachers in teaching service board (TSB) Benue State, Nigeria. Three research questions were raised and two hypotheses were formulated and tested at 0.05 level of significance. The population of the study included 36 selected secondary schools under Benue State Teaching Service Board purposefully drawn from only teachers (with dependent children, older in the teaching service or younger) by which 114 teachers were drawn as sample respondents. Data collection was done using researcher's made instruments entitled "Questionnaire for the Employee Retirement Planning and Benefits: Issues and Challenges for Teachers. (QERPBICT)." Validation of the instrument was done by 3 specialists from the Department of Vocational and Technical Education two experts from Measurement and Evaluation Unit, all in Benue State University, Makurdi and the reliability was established using Cranbach Coefficient Alpha Method which yielded a coefficient of 0.84. The research questions were answered using mean and standard deviation scores at 2.50 to answer the research questions while the decision rule for testing the hypotheses was based on the p-value and alpha value. The findings reveal that there was a significant relationship between the variables of retirement planning, retirement benefits and the family size. Based on findings, it was concluded that there was a significant relationship between organizational retirement plans and teachers' family size. Therefore, it was recommended that Benue State Teaching Service Board (TSB) should establish pre-retirement counseling services as well as general retirement matters to equip its employees with the basic knowledge concerning retirement for early preparation and gratuity should be made attractive and paid promptly by the government so that retired teacher can established business.

Keywords: Retirement, Retirement Planning, Employee Benefits, Challenges, Teaching Service Board (TSB)

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Introduction

In the 21st century, Researchers worldwide are showing great interest in retirement planning and employee benefits. Retirement planning and employee benefits are interesting areas of learning. Even if complex, they provide great career and intellectual opportunities for a wide variety of interested parties. Most individuals are interested in achieving financial security. Financial security means achieving financial independence so that they are able to maintain their desired lifestyle without employment income. To become a financial independent, one may have to forgo some immediate consumption to provide an opportunity for discretionary funds to grow and accumulate over time and avoid catastrophic financial occurrences that could result in financial dependence. Retirement planning and employee benefits play an essential role in satisfying the need to save for future consumption.

Dalton (2008) noted that most teachers are not well informed about retirement plans and employee benefits. There are a number of retirement plans that cost the employer little or nothing and would greatly benefits both the employees. Such plans are widely available but unknown or not understood by public and private sectors.

As a social complex phenomenon, retirements signifies the detachment from customary activity in business, industry or active service as a full time employee. According to Osuji (2014) retirement is a transition from the world of work activity and rest, especially in respect of retirement due to old age or long years of service. In Nigeria, the story is different because some retirements have not been due to old age, or long service, but to cut down expenses in a public and private sectors of the economy as well as political factors (Odiba and Akagwu, 2021).

In Nigeria, Employers are keenly interested in areas of retirement planning and employee benefits because they consider and select employer-sponsored benefit plans. As a result they are imparted by both current and future benefits costs and the limitations of such plans. Employees are also interested because benefits are gradually considered a part of overall compensation. Another significant group interested in this area of study is the diverse group of professionals and members of

financial services industry because of the professional opportunities and members of the financial services industry because of the professional opportunities and the sheer Naira size of retirement asserts in the market Dalton (2008).

Every salaried worker not forgetting the classroom teacher hopes to retire one day from the profession that, he/she has spent a greater part of his/her lifetime and energy on. It therefore becomes necessary for the teacher to plan and make effective preparations towards retirement. However, only few teachers make the necessary provision for their lives after retirement, so when the time comes for their retirement, they find it difficult to leave the classroom and face crisis like shock, emotional and psychological trauma which make life difficult for them. Hence, for teachers to retire from their field of work prepared and happy, information on effective planning and preparations towards retirement and counseling should be made available to them

According to Chitty (2002), retirement does not occur suddenly in one's working life; rather it involves a series of steps to be taken by the individual during the active working years when he/she was young. In the same vein, Oleforo and Udoh (2019) also stated that, the employment sets the stage for growing old, anyone who enters employment has a belief that, he/she will one day grow old, and when the aging process begins, there will come a time when he/she will be called upon to retire from active service. Before withdrawing from active service, there is a need to prepare towards retirement to help the individual overcome possible shock.

In, relating to retirement preparations, Atchley (1988) is of the view that, it is very important to expose workers to the fact of life about retirement income. He further stated that exposure will be best for those just entering the job. He suggested that in preparing for retirement, society should alert them to the financial, physical, and social pre-requisites of retirement early enough to be effective. Also, Atchley clearly stated the social relationship development platforms such as family size planning, family, associational membership among several others

Caldwell (1978) argues that, essentially preparing for retirement should begin at the commencement of gainful employment. He further stated that, family size planning has implications for retirement preparation. This is because people bear more children for old security. However, in contemporary times, smaller sizes are becoming the norm. Annexed to this is the adequate spacing of children. Also he suggests that there is a link between family size and retirement preparation and concluded that large family size hinders one's ability to save

Delali (2019) argues that there is linkage between family (size) planning and retirement planning as entailing the fact that larger family sizes may inhibit saving

abilities, determine the planning mode, the need to increase savings, traditional belief, family size determines the extent of living expenditure, kind of work, financial status or income among others.

Atchley (1988) further stated that to enable the employee to know his/her stand, he/she should be helped to make direct comparison between the average salary of a mature employee in a given occupation and the social security benefits he/she would probably receive on retirement. In a similar view, Ogaboh (2010) in his study stated that the social security and pension income cannot help solve all the problems faced in retirement. Therefore, during the preparation, workers must be put in a position to see the need to make additional individual financial preparation to assure themselves of a happy and productive life in retirement.

Moreso, Jorgensen and Henderson's (1990) are of the view, people can benefit from preparation for retirement years, if they were able to identify activities that play important roles in their lives. To eliminate the feelings that they have nothing to contribute to society, another preparation programme, they further suggested that this is to help the individual to develop an identity in addition to work identity. This implies that, one should not be pre-occupied to his/her work only, and that there should be time for other activities in order to maintain a positive self-image in retirement years.

Retirement can also be gradually entered into through partial retirement programmes instead of being subject to sudden retirement. Withers (1974) is of the opinion that, workers should have the options of gradually retiring, that is reducing the number of hours of part-time work or take longer vocations prior to retirement. This will help to prepare the person to face the realities of life in retirement.

Seeing as everyone expects to retire one day from his/her work, Denga (2019) is of the view that, it is useful to critically examine the planning that precedes retirement. This implies that the individual should plan retirement before the day comes. Nevertheless, this is not the case with many workers who are in active service. The researchers of the view that, a minority of people makes concrete plans for retirement and very few people are exposed to retirement preparation programmes.

According to Eseyin (2022) benefits that sometimes accompany the job of a teacher in some places are access to free accommodation, official car, sponsored vacation among others can cause economic shock for the retiring or retired teacher and how to bridge this economic gap is one of the major worry or concern of retired teachers. Despite the fact that retired teachers have access to their irregular pension benefits, inflationary effect as well as other challenges such as health crises and unforeseen

exigencies makes pension funds inadequate to take care of the need of these retired persons. It is on this note that sourcing for economic survival measures become a must if they must continue to stay alive and contribute to society.

However, to stay economically buoyant, some retired teachers engage themselves with different activities that can be used to make ends meet. Ewelum and Madu (2016) noted that in some cases, some teachers pick up part time jobs while others start up a small personal business so as to be able to make a living. In a related manner, Musila, Masinde, and Maithya (2019) observed on their part that most retirees engaged in farming activities while a few others engaged in small scale business such as running a supermarket, rental services among others. Different retirees often engage in activities that they consider being economically viable within their locality so that they can meet the basic needs of food, clothing and shelter and the ability to survive by any of these means is important to contribute to societal advancement through provision of educational services on a lifelong basis.

In Benue State Public Secondary schools/ teachers are being managed by Teaching Service Board (TSB) duly constituted and empowered by law to recruit, post, promote, discipline, transfers and retire teachers' teaching in the government owned secondary schools in the state. The Board is headed by a chairman and other board of directors.

In the case of retiree teacher, he applies for retirement through the principal of his school to the Executive Sectary, Teaching Service Board (TSB), Benue State. The Board (TSB) goes through the records of the teacher by issuing what is called clearance certificate authorizing the pension board for action. This is what the Teaching Service Board (TSB) does through the Ministry of Education. Based on this, the Pension Board in collaboration with the Teaching Service Board will work out the retirement benefits due to the teacher. Then pension based on his records of service through the TSB writes back to the teacher acknowledging his letter of retirement and at the same time communicating to him when and how his benefits could be paid. These processes could take months or years before the retirement benefits and gratuity are paid finally to the retiree teacher.

It has become very embarrassing particularly with retirees queuing up for their pension while some die before their gratuity and pension benefits are paid to them.

Statement of the Problem

Retirement is a danger to many workers which result to reduced income with high demand for financial security. Records available at the Teaching Service Board (TSB) through the State Ministry of Education in regards to teachers' progression on their job indicated that there is falsification of employees' age. This could be

seen in teachers' birth certificates and age declarations. The attitude displayed by teachers suggests that most of them are afraid of the future and this could be attributed to the problems faced by the retired workers in assessing their pension, delayed or unpaid gratuity, lack of relevant skills to fall back upon retirement among others as most teachers do not have a good retirement plans put in place. Lack of retirement plan could result in emotional breakdown, frustration, sickness, inability to solve life problems, which lead to untimely death after retirement.

The problem identified here is to what extent do teachers plan for their retirement, what are the challenges involved in planning towards one's retirement and extent teachers seek for their retirement benefits after retiring from their service years.

It is therefore against this backdrop that this study is seek to determine the employee retirement planning and benefits: Issues and challenges for teachers in Teaching Service Board (TSB) Benue State, Nigeria.

Purpose of Study

The purpose of the study was to determine the employee retirement planning and benefits: Issues and challenges for teachers in teaching service board (TSB) in Benue State. Therefore the specific objectives of the study are:

1. To find out the extent teachers in the Benue State Teaching Service Board (TSB) plan for their retirement during their service years.
2. To ascertain the extent teachers in Benue State Teaching Service Board (TSB) face challenges in planning for their retirement.
3. To establish the extent teachers seek in Benue State Teaching Service Board (TSB) for their retirement benefits after retiring from their service years.

Research Questions

This study sought to examine the following questions:

1. What extent do secondary school teachers prepare towards retirement in Benue State Teaching Service Board (TSB)?
2. What extent do challenges affect secondary school teachers planning for their retirement in Benue State Teaching Service Board (TSB)?
3. To what extent do teachers seek for their retirement benefits after retiring from their service years?

Hypotheses

The hypotheses of the research are as follows:

1. There is no significant relationship between small family size and large family size planning for retirement by secondary school teachers in Benue Teaching Service Board (TSB)

2. There is no significant relationship between small family size and large family size retirement benefits by secondary school teachers in Teaching Service Board (TSB)

Significance of the Study

Information collected by the researchers would be used as groundwork for the planning of

Pre-retirement seminars for that they would be retirees in the teaching sector to expose them to the life they are likely to experience during retirement. The study will also help retirees to know what the people would expect of them as well as how they should plan effectively for their lives after active service in their place of work. However, information gathered will be used as a guide to help educate retirement counselors on how to help and assist would-be retirees to make sound and effective preparation towards their retirement. For the elderly on retirement, it will serve as a guide for the counselor to give them the various coping skills they would need to enable them to cope with life as retirees.

Methodology

The descriptive survey design was adopted for this study. Target population of the study included 36 selected secondary schools under Benue State Teaching Service Board purposefully drawn from only teachers (with dependent children, older in the teaching service or younger) by which 114 teachers were drawn as sample respondents. Questionnaires were developed and given to 3 specialists from the Department of Vocational and Technical Education two experts from Measurement and Evaluation Unit, all in Benue State University, Makurdi. The items on the instrument were judged suitable for the study. It was also piloted tested on 30 teachers who were not part of the population. A reliability coefficient of 0.84 was established using Cronbach Alpha. The instrument was designed questionnaire tagged "Questionnaire for the Employee Retirement Planning and Benefits: Issues and Challenges for Teachers. (QERPBICT)." The instrument for data collection was divided into 2 sections. Section "A", elude information on the demographic data of the respondent, while section "B", bring out information on the various variables of the study.

The study used mean and standard deviation scores at 2.50 to answer the research questions while the decision rule for testing the hypotheses was based on the p-value and alpha value. A hypothesis of no significant correlation was not rejected for any cluster of items whose p-value was equal to or greater than (\geq) the alpha value of 0.05 while it was rejected for any cluster of items whose p-value was less than the alpha value of 0.05.

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The research instrument was designed on 4-point Likert Scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) with a point scale of 4, 3, 2, 1 respectively.

Results

Table 1: Mean and standard deviations showing the extent how Secondary School teachers prepare for their retirement at Teaching Service Board (TSB) in Benue State.

S/no	Items	No	X	STD	Remarks
1	Overall Requirement Preparation	114	2.24	1.06	Low
2	Business Investment	114	2.33	.97	Low
3	Financial Preparation	114	2.38	.86	Low
4	Entrepreneurial Training	114	2.40	.98	Low
5	Retirement Information	114	2.52	.99	high
Cluster Mean and SD			2.37	.97	Low

Result presented in Table 1 revealed that, the respondents agreed to item (5) with mean scores of 2.52 which is above the benchmark of 2.50, and disagree with items (1, 2, 3, and 4) with the mean of 2.24, 2.33, 2.38, 2.40. The cluster mean of all the items was revealed to be 2.37 and the SD of 0.97 which can be deduced from the finding that there is low preparation of Secondary School teachers for their retirement at Teaching Service Board (TSB) in Benue State.

Table 2: Mean and standard deviations showing the extent of challenges affecting secondary school teachers in planning for their retirement in Benue State Teaching Service Board (TSB)

S/no	Items	No	X	Std	Remarks
1	Government owned teachers salary entitlements more than two years.	114	2.76	.92	High
2	Salaries are delayed for one or two months before payments	114	3.54	.93	High
3	Lack of knowledge in investment decisions.	114	2.25	.65	High
4	Ignorance of what to do with pension money.	114	2.83	.97	High
5	Poor attitude towards savings.	114	3.32	.94	High
Cluster Mean and SD			2.79	.88	High

Result presented in Table 2 discovered that, the respondents agreed to items (1, 3, 4, and 5) with mean scores of 2.76, 2.54, 2.83, 3.32 which is above the benchmark of 2.50, and disagree with item 2 with the mean of 2.25. The cluster mean of all the items was revealed to be 2.79 and the SD of 0.99 which can be deduced from the finding there are a lot of challenges affecting secondary school teachers in planning for their retirement in Benue Teaching Service Board (TSB).

Table 3: Mean and standard deviations showing the extent which benefits are available to teachers after retirement in the Benue State Teaching Service Board (TSB)

S/no	Items	No	X	STD	Remarks
1	Names of retired pensioners gazetted for payments delayed after years	114	2.58	.96	Low
2	Gratuity are paid immediately retirement	114	2.26	.97	Low
3	Contributory pension fund are paid to retired teacher immediately retirement	114	2.43	1.06	Low
4	Government always pay teachers pension entitlements immediately retirement	114	2.39	.98	Low
5	TA for settlement at a station after retirement are paid immediately retirement	114	2.34	.99	Low
Cluster Mean and SD			2.40	0.99	Low

Result presented in Table 3 revealed that, the respondents agreed to item (1) with mean scores of 2.58 which is above the benchmark of 2.50, and disagree with items (2, 3, 4, and 5) with the mean of 2.26, 2.43, 2.39 and 2.34. The cluster mean of all the items was revealed to be 2.40 and the SD of 0.99 which can be deduced from the finding that retirement benefits are not always available on time to secondary school teachers in the Teaching Service Board (TSB) in Benue State.

Test of Hypothesis

Hypothesis one

H₁: There is no significant relationship between small family size and large family size planning for retirement by secondary school teachers in Benue State Teaching Service Board (TSB).

To test hypothesis 1 above, the mean ratings of respondents were analyzed using Pearson Product Moment Correlation Coefficient and presented in Table 1.

Table 3: Relationship between Teachers with small family size is more likely to plan for the retirement than teachers who have large family size in Benue State Teaching Service Board (TSB)

Variables		Preparation Retirement Teachers	for of	Family Size
Small Family Size	Pearson Correlation		1	.76
	Sig. (2-tailed)			
	N		114	
Large Family Size	Pearson Correlation		.762**	
	Sig. (2-tailed)		.000	
	N		114	

Source: Field survey data, 2023.

Result presented in Table three above shows the relationship between family size and the retirement planning in Benue State Teaching Service Board (TSB). The correlation coefficient (r) value of .762 obtained indicates that there is a positive relationship between Teachers with small family size are more likely to plan for the retirement than teachers who have large family size in Benue Teaching Service Board (TSB). This plainly shows that one can correlate between family size and retirement planning in TSB. The table additionally revealed a p-value of .000 which was less than the alpha value of .05 indicating that, there was a statistical significant relationship between family size and retirement planning in the Teaching Service Board (TSB), and the alternative hypothesis stated above was accepted.

Hypothesis two

H2: There is no significant relationship between small family size and large family size retirement benefits by teachers in Benue State Teaching Service Board (TSB).

To test hypothesis 2 above, the mean ratings of respondents were analyzed using Pearson Product Moment Correlation Coefficient and presented in Table 3.

Table 4: Relationship between Teachers with small family size are more likely to benefit for their retirement than teachers who have large family size retirement in Benue Teaching Service Board (TSB)

Variables		Retirement Benefits of Teachers	Family Size
Small Family Size	Pearson Correlation		1
	Sig. (2-tailed)		
	N		114
	Pearson Correlation		.536**

Large Family Size	Sig. (2-tailed)	.000
	N	114

Source: Field survey data, 2023.

Result presented in Table four above shows the relationship Teachers with small family size and teachers with large family size who likely benefit more from retirement in Benue Teaching Service Board (TSB). The correlation coefficient (r) value of .536 obtained indicates that there is a positive relationship between family size and retirement benefits in Teaching Service Board (TSB). This plainly shows that one can correlate family size and retirement benefits in the organization. The table additionally revealed a p-value of .000 which was less than the alpha value of .05 indicating that, there was a statistical significant relationship between family size and retirement benefits in the Teaching Service Board (TSB), and the alternative hypothesis stated above was accepted.

Discussion of the Findings

Findings in research question one revealed the extent of teachers planning towards retirement in TSB. This finding brings agreed with Kwesi (2012) who stated that, the employment sets the stage for growing old, anyone who enters employment has a belief that, he/she will one day grow old, and when the aging process begins, there will come a time when he/she will be called upon to retire from active service.

The second research question further revealed the main challenges teachers in TSB faced during the preparation of their retirement. This is in line with Eseyin (2022) who argued that people often find it difficult to make the right decision about retirement savings. This could be as a result of the high economic standards in the country and other responsibilities such as paying for rents, bill, and school fees. Denga (2019), also in his research indicates a widespread lack of knowledge and understanding about pensions and investment choices. However the findings agrees with Delton (2008) who stated that workers in Nigeria faced the same challenge of ignorance of what to do with pension money.

The third research study also revealed the extent teachers seek for their retirement benefits after retiring from their active service years. The finding was in agreement with Oniye's (2001) His study shows that retired workers suffered the challenge of names of retired pensioners gazetted for payments delayed after years, gratuity are not paid immediately retirement and state government do not always pay teachers pension entitlements immediately retirement. He further concluded that workers do not have any other ways of securing their future when they retire from active service.

However, based on the analysis carried out in the first hypothesis testing, the alternate hypothesis was accepted thus, the conclusion drawn was that there is significant relationship between family size and retirement planning in Teaching Service Board (TSB) in Benue State. The result reveal implies that positive relationship between family size and retirement planning in Teaching Service

Board (TSB) in Benue State. The result is in consonant with the study of Delali (2019) which stated that family size is related to retirement savings.

The second findings of the study revealed that there is significant revealed that, there is a positive significant relationship between family size and retirement benefits. The findings of the study were in conformity with Caldwell (1978) who discovered that there is a significant relationship between size of the family and the retirement benefits accrued. The implication revealed that as benefits of workers increases in various families with little family size.

In finalizing the discussions on the findings, the researchers are of the view that teachers in TSB face a lot of challenges when it comes to retirement planning. This is because there is no established retirement awareness; teachers do not have saving habit as well as what to do with their benefit. Teachers rely on their social security contribution as a means of retirement planning. It is also deduced that retirement planning mostly relate with family size and spending habit.

Conclusion and Recommendation

In view of the results obtained from the study, the researchers draws a conclusion that retirement planning is an essential factor in achieving effective lifestyle after active work service, there is a positive significant relationship between the variables of retirement and the employee benefits in TSB.

The study empirically investigated the extent of retirement planning and employee benefits: Issues and challenges for teachers in teaching service board (TSB) in Benue State, Nigeria

A significant relationship has been established between retirement planning and family size of workers. The study confirms the positive significant relationship between the variables of retirement planning and the family size, although retirement planning in Nigeria is faced with a challenge which militates against retirement planning, yet their tendencies to augment the saving of workers. Based on the findings, the study therefore concludes that the retirement benefits are due to increase retirement planning.

Recommendations

The following recommendations were made in line with the findings and conclusion of the study:

- i. Benue State Teaching Service Board (TSB) should establish pre-retirement counseling services as well as general retirement matters to equip its employees with the basic knowledge concerning retirement for early preparation
- ii. Organizational retirement plan interms of gratuity should be made attractive and paid promptly by the government so that retired teacher can

established business. The practice whereby gratuity is delayed could lowered teachers morale and would not impact positively on the school system

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